



PATENT APPLICATION EXAMINING OPERATIONS

Applicant: Saylors

Group Art Unit:

2161

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Technology Center 2100

Serial No.: 09/894,644

Examiner:

Filed: June 27, 2001

Title: Web Dependent Consumer Financing and Virtual Reselling Method

INFORMATION DISCLOSURE STATEMENT IN ACCORDANCE WITH 37 CFR §1.98

Law Office of Karen Dana Oster, LLC PMB 1020 15450 SW Boones Ferry Rd. #9 Lake Oswego, OR 97035 March 8, 2002

Assistant Commissioner for Patents

Washington, DC 20231

Dear Sir:

Applicant submits herewith copies of patents and other art of which he is aware and which he desires to have considered by the Patent Office in accordance with 37 CFR §1.97. In accordance with 37 CFR §1.97(b)(3), this Information Disclosure Statement is being submitted before the mailing date of a first office action on the merits.

In accordance with 37 CFR §1.97(h), the filing of this Information Disclosure Statement will not be regarded as an admission that any patent or patents, or other art referred to herein is, or is considered to be, material to patentability under 37 CFR §1.56(b) unless specifically designated as such.

A list of the patents enclosed herewith is set forth on the attached single page of Form PTO/SB/08A.

The person making this statement is the attorney who signs below on the basis of the information supplied by the inventor and the information in the file.

Respectfully submitted,

Karen Dana Oster Reg. No. 37,621

Of Attorneys of Record

Tel: (503) 810-2560

PTO/SB/08A (10-01)

Approved for use through 10/31/2002. OMB 0651-0031

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Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

of Sheet

Complete if Known				
Application Number	09/894,644			
Filing Date	June 27, 2001			
First Named Inventor	Saylors			
Art Unit	2161			
Examiner Name				
Attorney Docket Number	DW:WebDep644			

			U.S. PAT	ENT DOCUMENTS		
Examiner Initials		Document Number Number- Kind Code ² (if known	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	
		US- 2001/0044756 A1	11-22-2001	Watkins et al.		
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	FOREIGN PATENT DOCUMENTS					
Examiner	Cite	Foreign Patent Document	Publication Date	Name of Patentee or	Pages, Columns, Lines,	
	No.1	Country Code 3 -Number 4 - Kind Code 5 (if known)		Applicant of Cited Document	Where Relevant Passages or Relevant Figures Appear	T6
		WO 01/57813	08-09-2001	E-dUCTION, INC./Watkins		
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				3374H	25.11.1.00(1.500)411.1(1.6.41)5.411.1(1.6.41)411.1.6(1.6.41)411.1.0(1.6.41)411.1.4(1.6.41)	
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Examiner	Date	
Signature	Considered	

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conformance and not considered. Include copy of this form with next communication to applicant.

1 Applicant's unique citation designation number (optional). 2 See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. 3 Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 5 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. 6 Applicant is to place a check mark here if English language Translation is attached.